

United States Bankruptcy Court
Western District of Washington
700 Stewart St, Room 6301
Seattle, WA 98101

Case No. 10-19429-MLB
Chapter 7

In re Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Yiu Wai Lin
aka Raymond Lin
2521 S. Graham St.
Seattle, WA 98108

Social Security/Individual Taxpayer ID No.:

xxx-xx-1182

Employer Tax ID/Other nos.:

DISCHARGE OF DEBTOR

The Debtor(s) filed a Chapter 7 case on **August 11, 2010**. It appearing that the Debtor is entitled to a discharge,

IT IS ORDERED:

The Debtor is granted a discharge under 11 U.S.C. § 727.

BY THE COURT

Dated: December 1, 2010

Marc Barreca
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

CERTIFICATE OF NOTICE

District/off: 0981-2
Case: 10-19429

User: nigels
Form ID: bl8

Page 1 of 1
Total Noticed: 15

Date Rcvd: Dec 01, 2010

The following entities were noticed by first class mail on Dec 03, 2010.
db +Yiu Wai Lin, 2521 S. Graham St., Seattle, WA 98108-3125
952657108 +Bank Of America (Bankrupt NC4-105-02-77), PO Box 26012, Greensboro, NC 27420-6012
952657109 Chase, c/o Nationwide Credit Inc., 3835 N Freeway Blvd, Ste 100,
Sacramento, CA 95834-1954
952657111 +Chase Bank USA, NA, c/o MRS Associates, Inc., 1930 Olney Ave, Cherry Hill, NJ 08003-2016
952657112 +FIA Card Services, c/o Suttell & Hammer PS, 1450 114th Ave SE #240, Bellevue, WA 98004-6934
952657113 ICHS, PO Box 3007, Seattle, WA 98114-3007
952657115 +Shi Wei Lin, 2521 S. Graham St., Seattle, WA 98108-3125

The following entities were noticed by electronic transmission on Dec 02, 2010.
smg EDI: WADEPREV.COM Dec 01 2010 23:33:00 State of Washington, Department of Revenue,
2101 4th Ave, Ste 1400, Seattle, WA 98121-2300
sr EDI: RMSC.COM Dec 01 2010 23:33:00 GE Money Bank, c/o Office Manager,
Recovery Management Systems Corp, 25 SE 2nd Ave #1120, Miami, FL 33131-1605
cr +EDI: TFSR.COM Dec 01 2010 23:33:00 Toyota Motor Credit Corporation, Attn Brittny Martinson,
19001 South Western Ave, WF-21, Torrance, CA 90501-1196
952657107 EDI: BANKAMER.COM Dec 01 2010 23:33:00 Bank of America, PO Box 21848,
Greensboro, NC 27420-1848
952657110 EDI: CHASE.COM Dec 01 2010 23:33:00 Chase Bank USA NA, PO Box 15145,
Wilmington, DE 19850-5145
952657114 +EDI: IRS.COM Dec 01 2010 23:33:00 Internal Revenue Service, PO BOX 21125,
PHILADELPHIA, PA 19114-0325
952797221 EDI: RECOVERYCORP.COM Dec 01 2010 23:33:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
952657116 +EDI: TFSR.COM Dec 01 2010 23:33:00 Toyota Financial Services, PO Box 9786,
Cedar Rapids, IA 52409-0004

TOTAL: 8

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 03, 2010

Signature:

